

IN THE CLAIMS:

1. (Currently Amended): Method for personalization of smart cards characterized by the steps of:

providing a virtual smart card (VSC) at the personalization side having a data processing system for receiving and/or storing said virtual smart card and reader for establishing communication with a real smart card to be personalized and a personalization program, wherein said virtual smart card having a defined logical file structure being identical with the logical file structure of said real smart card to be personalized and data objects placed in the respective areas of said virtual smart card (14);

establishing communications of said real smart card to be personalized with said real smart card to be personalized with said personalization program (18);

electronically transferring said data objects contained in said virtual smart card into the assigned areas of said real smart card by said personalization program (20, 22, 24);

generating an individual password for said real smart card and replacing said existing password placed in said real smart card by said individual password; and

providing said individual password to the smart card holder via a secure channel.

2. (Currently Amended): Method according to claim 1, wherein creation of said virtual smart card comprises the following steps:

automatically creating a defined file structure having defined areas for placing data objects by a virtual smart card control program (22);

automatically assigning a password and an unique identifier to each defined file structure created and storing both in the respective area of said defined file structure by said virtual smart card control program (4, 6, 8);

electronically accessing data objects to be placed into the assigned areas of said defined file structure and transferring them into said assigned areas by said virtual smart card control program (10);

electronically storing said defined file structure including said data objects on a storage media (virtual smart card—12).

3. (Currently Amended): Method according to claim 1, wherein said defined file structure of said virtual smart card is defined by the following areas:

a public area in which public data objects having no access conditions are placed;

a private area in which private data objects being encrypted are placed;

a password area in which a password being encrypted is placed;

an unique identifier area in which an unique identifier for identifying the VSC is placed.

4. (Original): Method according to claim 3, wherein said defined file structure of said virtual smart card is a dedicated file structure containing elementary files for defining the areas in which said data objects are to be placed.

5. (Cancelled)

6. (Currently Amended): Method according to claim 1, wherein creation of said virtual smart card and their assigned unique identifier (2, 4, 6) is accomplished at smart card

issuer side by said virtual smart control program and said virtual smart card including their assigned password and unique identifier are accessible by said data processing system of said personalization side via network (14), wherein access to said password and said unique identifier is secured against unauthorized access.

7. (Currently Amended): Method according to claim 1, wherein said transfer of data objects from the virtual smart card into the assigned areas of said real smart card comprising the following steps:

accessing password and unique identifier for assigned virtual smart card by said personalization program (16);

loading virtual smart card into the memory of data processing system at the personalization side by using said password via said personalization program (20, 22);

reading all data objects placed in said virtual smart card by said placed in said virtual smart card by said personalization program and writing them by means of smart card specific commands into the EEPROM of said real smart card (20, 24).

8. (Original): Method according to claim 7, wherein said loading and reading steps are accomplished by said personalization program using a respective functionality provided by the virtual smart card control program.

9-11. (Canceled)

12. (Currently Amended): System for personalization of real smart cards comprising:

a virtual smart control component for creating virtual smart cards having a defined logical file structure identical with the file structure of the real smart card to be personalized;

a data base storing information to be used for personalization;

a collecting program for collecting information to be placed into the respective area of the virtual smart card;

a personalization program (8) for accessing said virtual smart card (4) and their assigned unique identifier and password and transferring the data objects contained in said virtual smart card by means of said password and card specific commands into the storage area of said real smart card (6);

a reader for establishing communication between said real smart card and said personalization program.

13. (Original): System according to claim 12, wherein said virtual smart control program, said data base and said collection program are located at the smart card issuer side and said personalization program and said reader are located at the personalization side, wherein said smart card issuer side and said personalization side are connected via a network.

14. (Currently Amended): System according to claim 12, wherein a further virtual control program (4-9) is located at the personalization side (2) for providing the read functionality of the virtual smart card to the personalization program when reading the objects of the virtual smart cards.

15. (Currently Amended): A computer program product stored on computer usable medium for personalization of smart cards comprising computer readable program means for causing a computer to perform the method of anyone of the claims 1 to 8 when said program product is executed on said computer;

instructions for providing a virtual smart card (VSC) at the personalization side having a data;

processing system for receiving and/or storing said virtual smart card and reader for establishing communication with a real smart card to be personalized and a personalization program, wherein said virtual smart card having a defined logical file structure being identical with the logical file structure of said real smart card to be personalized and data objects placed in the respective areas of said virtual smart card;

establishing communications of said real smart card to be personalized with said real smart card to be personalized with said personalization program;

electronically transferring said data objects contained in said virtual smart card into the assigned areas of said real smart card by said personalization program;

generating an individual password for said real smart card and replacing said existing password placed in said real smart card by said individual password; and

providing said individual password to the smart card holder via a secure channel.

16. (New): Apparatus for personalization of smart cards, the apparatus comprising:

means for providing a virtual smart card (VSC) at the personalization side having a data;

means for processing system for receiving and/or storing said virtual smart card and reader for establishing communication with a real smart card to be personalized and a personalization program, wherein said virtual smart card having a defined logical file structure being identical with the logical file structure

of said real smart card to be personalized and data objects placed in the respective areas of said virtual smart card;

means for establishing communications of said real smart card to be personalized with said real smart card to be personalized with said personalization program;

means for electronically transferring said data objects contained in said virtual smart card into the assigned areas of said real smart card by said personalization program;

means for generating an individual password for said real smart card and replacing said existing password placed in said real smart card by said individual password; and

means for providing said individual password to the smart card holder via a secure channel.

17. (New): Apparatus according to claim 16, creation means for creating said virtual smart card, wherein the creation means includes:

means for automatically creating a defined file structure having defined areas for placing data objects by a virtual smart card control program;

means for automatically assigning a password and an unique identifier to each defined file structure created and storing both in the respective area of said defined file structure by said virtual smart card control program;

means for electronically accessing data objects to be placed into the assigned areas of said defined file structure and transferring them into said assigned areas by said virtual smart card control program;

means for electronically storing said defined file structure including said data objects on a storage media.

18. (New): Apparatus according to claim 16, wherein said defined file structure of said virtual smart card is defined by the following areas:

a public area in which public data objects having no access conditions are placed;

a private area in which private data objects being encrypted are placed;

a password area in which a password being encrypted is placed;

an unique identifier area in which an unique identifier for identifying the VSC is placed.

19. (New): Apparatus according to claim 18, wherein said defined file structure of said virtual smart card is a dedicated file structure containing elementary files for defining the areas in which said data objects are to be placed.

20. (New): Apparatus according to claim 16, further comprising transfer means for transferring data objects from the virtual smart card into the assigned areas of said real smart card, the transfer means including:

means for accessing password and unique identifier for assigned virtual smart card by said personalization program;

means for loading virtual smart card into the memory of data processing system at the personalization side by using said password via said personalization program;

means for reading all data objects placed in said virtual smart card by said placed in said virtual smart card by said personalization program and writing them by means of smart card specific commands into the EEPROM of said real smart card.